

Information to identify the case:		
Debtor 1:	Thomas A McCleary	Social Security number or ITIN: xxx-xx-6818
	First Name Middle Name Last Name	EIN: --
Debtor 2:	Kari A McCleary	Social Security number or ITIN: xxx-xx-9925
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 8/16/23
Case number:	23-80993	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Thomas A McCleary	Kari A McCleary
2. All other names used in the last 8 years		fka Kari A Buechel
3. Address	9395 Rainsford Dr. Huntley, IL 60142	9395 Rainsford Dr. Huntley, IL 60142
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Lydia Meyer Lydia Meyer - 13 Trustee P.o. Box 14127 Rockford, IL 61105-4127	Contact phone 815-968-5354
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 8/17/23

For more information, see page 2

Debtor **Thomas A McCleary and Kari A McCleary**

Case number **23-80993**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p>September 18, 2023 at 10:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Debtors must bring a picture ID and proof of their Social Security Number.</p> <p>Location: Appear by Video. See details at www.justice.gov/ust/file/ILN.pdf/download.</p>
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 11/17/23</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 10/25/23</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: 2/12/24</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions: Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
9. Filing of plan	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/19/23 at 10:00 AM, Location: Courtroom 3100, 327 S. Church St, Rockford, IL 61101 or Using Zoom. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 291 5226 and passcode 852255.</p> <p>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

In re:
Thomas A McCleary
Kari A McCleary
Debtors

Case No. 23-80993-TML
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-3
Date Rcvd: Aug 17, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A McCleary, Kari A McCleary, 9395 Rainsford Dr., Huntley, IL 60142-2452
30368218	+ Aaron Walters, 917 Edward Street, Wheeling, IL 60090-4503
30368221	+ AmeriFirst Financial, Inc, Attn: Bankruptcy, 1550 E Mckellips Rd, Ste 117, Meza, AZ 85203-2754
30368228	+ Christopher S. Panagakis, 1004 Spring Beach Way, Cary, IL 60013-3064
30368237	+ Gardner Hjerpe, 9814 Captains Drive, Algonquin, IL 60102-9622
30368239	+ Holly and Kevin Adler, 10222 Somerset Lane, Huntley, IL 60142-2365
30368240	+ Indiana University Cu, Pob 368, Bloomington, IN 47402-0368
30368242	+ Mark & Kathy McCleary, 1 Maplewood Ct, Racine, WI 53402-2615
30368244	+ Monica Miszewski-Kornfeind, 1005 Bonita Lane, McHenry, IL 60050-8331
30368246	+ Steve Williams, 10910 Williams Ct, Woodstock, IL 60098-6802

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Aug 17 2023 22:11:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	^ MEBN	Aug 17 2023 22:07:23	Lydia Meyer, Lydia Meyer - 13 Trustee, P.o. Box 14127, Rockford, IL 61105-4127
ust	+ Email/Text: USTPRegion11.MD.ECF@usdoj.gov	Aug 17 2023 22:11:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 780 Regent St., Suite 304, Madison, WI 53715-2635
30368220	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 17 2023 22:12:00	American Honda Finance, Attn: National Bankruptcy Center, P.O. Box 168008, Irving, TX 75016
30368219	+ Email/Text: backoffice@affirm.com	Aug 17 2023 22:12:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
30368222	+ Email/Text: bankruptcies.notifications@bcu.org	Aug 17 2023 22:12:00	BCU, Attn: Bankruptcy, Po Box 8133, Vernon Hills, IL 60061-8133
30368231	Email/Text: asaltige@byrider.com	Aug 17 2023 22:11:00	Cnac Dundee Inc, 750 Dundee Ave, East Dundee, IL 60118
30368223	+ Email/PDF: MarletteBKNotifications@resurgent.com	Aug 17 2023 22:12:28	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
30368230	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 17 2023 22:11:00	Citizens Bank NA, Attn: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
30368224	+ EDI: CAPONEAUTO.COM	Aug 18 2023 02:03:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
30368225	+ EDI: CAPITALONE.COM	Aug 18 2023 02:03:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

District/off: 0752-3

User: admin

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30368226	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 17 2023 22:12:27	Card Works Servicing, Llc, Attn: Bankruptcy, 101 Crossways Pk West, Woodbury, NY 11797-2020
30368229	Email/PDF: resurgentbknotifications@resurgent.com	Aug 17 2023 22:12:28	Citizens Bank NA, C/o Resurgent Capital Services, Greenville, SC 29602
30368232	+ EDI: CITICORP.COM	Aug 18 2023 02:03:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
30368233	+ Email/Text: electronicbkydocs@nelnet.net	Aug 17 2023 22:12:00	Dept Of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
30368234	+ EDI: BLUESTEM	Aug 18 2023 02:03:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
30368235	+ EDI: BLUESTEM	Aug 18 2023 02:03:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
30368236	+ EDI: AMINFOFP.COM	Aug 18 2023 02:03:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
30368238	+ Email/Text: electronicbkydocs@nelnet.net	Aug 17 2023 22:12:00	Great Lakes, 2401 International Lane, Madison, WI 53704-3192
30368227	EDI: JPMORGANCHASE	Aug 18 2023 02:03:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
30368241	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 17 2023 22:11:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30368243	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 17 2023 22:11:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
30368245	+ EDI: AGFINANCE.COM	Aug 18 2023 02:03:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
30368248	+ EDI: RMSC.COM	Aug 18 2023 02:03:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30368247	+ EDI: RMSC.COM	Aug 18 2023 02:03:00	Syncb/home Design Nahf, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30368249	+ EDI: RMSC.COM	Aug 18 2023 02:03:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30368250	+ EDI: RMSC.COM	Aug 18 2023 02:03:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30368251	+ EDI: RMSC.COM	Aug 18 2023 02:03:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30368252	+ EDI: LCIUPSTART	Aug 18 2023 02:03:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
30368253	+ EDI: RMSC.COM	Aug 18 2023 02:03:00	Walmart Credit Services/Capital One, Po Box 71746, Philadelphia, PA 19176-1746

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0752-3

User: admin

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Date Rcvd: Aug 17, 2023

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2023 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Thomas A McCleary cutlerfilings@gmail.com r48280@notify.bestcase.com
Lydia Meyer	ECF_LMIL@trustee13.com
Patrick S Layng	USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3